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ISLAMIC SYSTEM OF PRACTISING SOCIAL SECURITY FOR THE NEEDY

by

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When we were in school we surely have come across friends who come from very well to do families, while others are living from hand to mouth. I remember having a classmate who was so poor that we took turns to share with him some food with whatever we could afford from our meagre pocket money during recess time. His father was just a cook and could barely afford to provide him with everything he needed in school. He used to have only a pair of school uniform which he wore for the whole week. His pair of worn out shoes with holes on the sides was the only decent pair for the whole year. But he was very conscientious in his studies that he finally ended up as a medical doctor.

At the same time I had a few classmates who came from very well to do families. They came to school with chauffeur driven cars and were having the best of everything. They used to be quite lavish during recess time that I used to envy them myself.

The same is true in our community. There are some who have more than they need and they could afford a very high standard of living, while some others barely have sufficient for their families. They have to struggle to make ends meet. They somehow survive with their small income although not without some difficulty.

I know of a boy who is currently working as a labourer to support himself and his grandmother. His parents died in an accident when he was still an infant. The compensation his grandmother received on behalf of his late father was not enough even to put him through school. They lived on hand outs from the welfare department for some time, until he grew of age to earn a living.

Of course this is not an isolated case. A group of ladies in my neighbourhood are playing the role of a concerned party to collect monthly donations from friends to support a few families with about a dozen orphans. Of course it is a very noble cause

and is getting tremendous support from our small community of middle income families. But not many are known to be doing these things.

I am sure there are many other deserving cases of similar nature these days. A considerable number of cases of broken homes are found in our society. Since the mothers often have the custody of their offsprings, they find great difficulty in making a comfortable living. They struggle to live from hand to mouth. They may be surviving on the meagre funds from our welfare department, but the amount they receive are usually quite insufficient to meet their basic needs.

With the advent of modernisation that we are going through, the number of such disadvantaged groups may be increasing. They live in squatter areas around cities, not because they are attracted to the bright lights of cities, but rather because they find it easier to get some income out of the odd jobs that they may find.

We cannot say at this juncture that our social security system is able to capture each and every such case. Our social security system is currently confined to the employeds. The self-employed or worst still unemployeds may benefit from the welfare services that we are providing. But as we know it we do not have the financial ability to capture all these unfortunate cases.

This does not imply that we have done nothing to take care of them. The extent of development commitment that our government has continuously demonstrated in the poverty eradication programmes, since independence is highly commendable. We are still pursuing these policies with more vigour and enthusiasm as reflected in our five-year development plans.

The current undertaking by the government in building low-cost dwellings is yet another evidence of the existence of those unfortunate families who just cannot afford to meet their basic needs otherwise.

The fact is that we have so far put a lot of emphasis on the rural areas. The urban dwellers have received relatively less attention. There are also those who are completely ignorant of the availability of welfare aids. There are also cases of those who have some pride in themselves, not to approach the appropriate authorities. The pertinent question is how do we enlarge the social security net to capture everyone in this situation.

The Islamic concept of social security system rests on the principle of social

justice which demands that everyone has the right to live. Life itself is sacred and that suicide is completely abhorred. Wealth is considered a basic necessity along with religion, education or intellect, progeny and the physical self. The term physical self implies all the basic human needs, such as minimal food, drink, clothing and shelter which are required to maintain one's life. The concept of basic needs in Islam clearly covers a wider spectrum of necessities which are aimed at fulfilling both the physical and spiritual needs.

Secondly, social justice demands equitable income and wealth distribution that allows the state to redistribute any property that remains idle for more than three years. It is based on this principle that the Islamic social security system ensures annual stipends to every individual in need. The first source of these stipends come from the annual collection of zakat which only covers those defined as the rightful recipients. The second source is from non-zakat revenue which were used to pay the salaries of the soldiers and government officials as well as all other poor and needy that are not beneficiaries of zakat irrespective of race or even religion. This system was started by Umar ibn Al-Khattab when the treasury was in a position to do so.

Thirdly, the Islamic concept of zakat goes well beyond the normal obligation to pay, as in the case of conventional tax, in that it considers that the poor and needy are the rightful owners of that part of our wealth which are due for zakat. This declaration as stated in the holy Quran makes zakat a very important instrument of social security. In addition, to consume something that is not lawfully belonging to us is a grave sin. The holy Prophet clarified that any part of the body that grows out of such consumption will not deserve to be in heaven at all. By not paying the zakat dues, it is equivalent to consuming other people's property, which is completely forbidden.

Fourthly, the holy Quran clearly encourages spending in the way of Allah which includes the voluntary alms for the poor and needy. This is yet another means of combating poverty in the community. The holy Prophet also encouraged the sharing of the use of properties or even utensils when we are not in real need of them.

Fifthly, apart from voluntary spending, the Quran specifically mentioned the portion for the poor and needy from various other sources such as the war booty, the feeding of the poor by those who on medical grounds cannot perform fasting or for expiation of certain grave sins.

Sixthly, Islam too encourages the creation of endowments which would provide perpetual benefits to uplift the poor and needy. Indeed, the Muslims have been known for such charitable acts as exemplified by the establishment of the University of Al-Azhar on the basis of endowments. The endowments made for Al-Azhar have, over 1000 years, benefited millions of Muslims directly and indirectly.

The Islamic social security system is based on the principle of social justice that provides the right to live to every individual being. This right certainly requires the means of protecting such life by the fulfilment of all basic human needs covering both the physical and spiritual. The responsibility of fulfilling these needs rests first with the person himself. If he is unable to do so, the responsibility is transferred to his next of kin, the neighbours, the community and finally the state in that order.

The provisions required come essentially in two forms, those that are obligatory and those that are voluntary. This means that there will be a minimum level of income namely from the obligatory source that would be collected to maintain the social security system. If the amount is still insufficient, the state has the right to collect more.

The sources of funds are not confined to a particular source of wealth, but a variety of them, so as to reflect the general concern of the teaching on the poor and needy who have equal rights in this life.*God knows best*.
nst24feb.96